

# INVESTIGATIVE PROFESSIONALS LLC

InvestigativeProfessionals.com - contact@InvestigativeProfessionals.com  
Phone: 928-451-1598 - Fax: 877-657-6691

## APPLICANT NOTIFICATION & RELEASE OF INFORMATION

[Applicant, please sign and complete this form then return it to "Requestor."]  
IMPORTANT -- PLEASE READ CAREFULLY BEFORE SIGNING

### NOTICE REGARDING BACKGROUND INVESTIGATION

Notice is hereby given that \_\_\_\_\_ ("Requestor") intends to instruct Investigative Professionals, LLC., a Background Screening Agency, as defined by the Fair Credit Reporting Act ("FCRA"), to obtain information about you in the course of Requestor's consideration of your application for tenancy; or employment, promotion, reassignment or retention; or volunteer work. Thus you may be the subject of a "consumer report" or "investigative consumer report," as defined by the FCRA, that includes information about your character, general reputation, personal characteristics and mode of living and that might involve personal interviews with sources such as your neighbors, friends or associates. Such reports may be obtained at any time after receipt of your authorization and may be updated periodically if you remain an employee, volunteer or tenant of the Requestor, as permitted by law. You have the right, upon written request made within a reasonable time after receipt of this notice, to request disclosure of the nature and scope of any investigative consumer report. The most common form of investigative consumer report obtained about applicants for employment is an investigation into education and/or employment history. The scope of this notice and authorization is all-encompassing, however, allowing Requestor and its agent, Investigative Professionals, LLC, to obtain from any outside organization all types of consumer reports and investigative consumer reports now and throughout the course of your employment, volunteering or tenancy, to the extent permitted by law. Consequently, you should carefully consider whether to exercise your right to request disclosure of the nature and scope of any investigative consumer report. New York applicants or employees: You have the right to inspect and receive a copy of any investigative consumer report ordered by Requestor by contacting Investigative Professionals.

### ACKNOWLEDGMENT AND AUTHORIZATION

I acknowledge receipt of the NOTICE REGARDING BACKGROUND INVESTIGATION and A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT and certify that I have read and understand both documents. I hereby authorize the obtaining of "consumer reports" and/or "investigative consumer reports" at any time after receipt of this authorization and at any time thereafter, as long as I remain an employee, volunteer or tenant of Requestor. To this end, I hereby authorize, without reservation, any law enforcement agency, administrator, state or federal agency, institution, school or university, information service bureau, employer, drug screening firm, reference, landlord, and/or its record custodian, to furnish any and all background information sought by Requestor or by Investigative Professionals, acting on Requestor's behalf. I agree that a facsimile ("fax") or photographic copy of this Authorization shall be as valid as the original.

**Minnesota and Oklahoma applicants:** If you would like to receive a copy of your consumer report, if one is obtained by Requestor, please check this box . **California applicants:** By signing below, you also acknowledge receipt of the NOTICE REGARDING BACKGROUND INVESTIGATION PURSUANT TO CALIFORNIA LAW. If you would like to receive a copy of an investigative consumer report or consumer credit report if one is obtained by Requestor, at no charge, whenever you have a right to receive such a copy under California law, please check this box .

### PERSONAL BACKGROUND INFORMATION (print legibly)

Names used during the past 7 years:

(First) \_\_\_\_\_ (Middle) \_\_\_\_\_ (Last) \_\_\_\_\_

(First) \_\_\_\_\_ (Middle) \_\_\_\_\_ (Last) \_\_\_\_\_

Date of Birth (mm/dd/yyyy): \_\_\_\_\_ Social Security # (xxx-xx-xxxx) \_\_\_\_\_

Driver's License #: \_\_\_\_\_ State: \_\_\_\_\_ Gender: M  F  Race: \_\_\_\_\_

Current Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Other places of residence over the past 7 years (street, city, state, zip, country)

1. \_\_\_\_\_ 2. \_\_\_\_\_

3. \_\_\_\_\_ 4. \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

## **A Summary of Your Rights under the Fair Credit Reporting Act (FCRA)**

*Para informacion en espanol, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.*

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

### **You must be told if information in your file has been used against you.**

Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

### **You have the right to know what is in your file.**

You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if: a person has taken adverse action against you because of information in your credit report; you are the victim of identify theft and place a fraud alert in your file; your file contains inaccurate information as a result of fraud; you are on public assistance; you are unemployed but expect to apply for employment within 60 days. In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for additional information.

### **You have the right to ask for a credit score.**

Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

**You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for an explanation of dispute procedures.

### **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.**

Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

**Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

**Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

### **You must give your consent for reports to be provided to employers.**

A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.ftc.gov/credit](http://www.ftc.gov/credit).

**You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

## A Summary of Your Rights under the Fair Credit Reporting Act (FCRA) II

**You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

**Identity theft victims and active duty military personnel have additional rights.**

For more information, visit [www.ftc.gov/credit](http://www.ftc.gov/credit).

**States may enforce the FCRA**, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

**TYPE OF BUSINESS: CONTACT:**

Consumer reporting agencies, creditors and others not listed below Federal Trade Commission: Consumer Response Center – FCRA  
Washington, DC 20580 1-877-382-4357

National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)  
Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6  
Washington, DC 20219 800-613-6743

Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)  
Federal Reserve Board  
Division of Consumer & Community Affairs  
Washington, DC 20551 202-452-3693

Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)  
Office of Thrift Supervision  
Consumer Complaints  
Washington, DC 20552 800-842-6929

Federal credit unions (words "Federal Credit Union" appear in institution's name)  
National Credit Union Administration  
1775 Duke Street  
Alexandria, VA 22314 703-519-4600

State-chartered banks that are not members of the Federal Reserve System, Federal Deposit Insurance Corporation  
Consumer Response Center, 2345 Grand Avenue, Suite 100  
Kansas City, Missouri 64108-2638 1-877-275-3342  
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission  
Department of Transportation, Office of Financial Management  
Washington, DC 20590 202-366-1306

Activities subject to the Packers and Stockyards Act, 1921  
Department of Agriculture Office of Deputy Administrator – GIPSA  
Washington, DC 20250 202-720-7051

**NOTICE REGARDING BACKGROUND INVESTIGATION PURSUANT TO CALIFORNIA LAW**

[Applicant, please keep this form for your records.]

Notice is hereby given that \_\_\_\_\_ (“Requestor”) intends to obtain information about you from an Investigative Professionals L.L.C., and possibly from a consumer credit reporting agency, in the course of Requestor’s consideration of your application for tenancy; or employment, promotion, reassignment or retention; or volunteer work. Thus you may be the subject of an “investigative consumer report” and/or a “consumer credit report” as defined by the FCRA. Such reports might include information about your character, general reputation, personal characteristics and mode of living. Requestor may instruct Investigative Professionals L.L.C. to investigate the information contained in your employment application and other background information about you. Investigative Professionals L.L.C. might, without limitation, obtain a criminal record or driving report; verify your work history, social security number, educational achievements, licensure and certifications; and interview people who are knowledgeable about you. The Investigative Professionals’ L.L.C., report may be a factor in Requestor’s employment or tenancy decision-making process. The source of any investigative consumer reports (as that term is defined under California law) will be:

Investigative Professionals L.L.C. PO Box 570, Sedona AZ 86336 Phone: 928-451-1598

Requestor agrees to provide you with a copy of an investigative consumer report when required to do so under California law. Under California Civil Code section 1786.22, when you provide proper identification you are entitled to find out from Investigative Professionals L.L.C what is in the I Investigative Professionals’ L.L.C file on you, by any of the following methods:

- In person, by inspecting your file during normal business hours and on reasonable notice, or by requesting a copy of the information in your file. Investigative Professionals L.L.C may not charge you more than the actual costs related to providing you with a copy of your file.
- Via telephone, if you have made a written request for telephone disclosure, provided proper identification, and agreed to accept any charges for the phone call.
- By requesting that a copy be sent to a specified addressee by certified mail. Investigative Professionals L.L.C. complying with requests for certified mailings shall not be liable for disclosures to third parties caused by mishandling of mail.

“Proper Identification” includes valid documents such as a driver’s license, social security card, military identification card, and credit cards. Only if you cannot produce such documentation to identify yourself may the Investigative Professionals L.L.C require additional information concerning your employment and personal or family history in order to verify your identity.

Investigative Professionals L.L.C. will provide trained personnel to explain any information furnished to you and will provide a written explanation of any coded information contained in files maintained on you whenever a file is provided to you for visual inspection. When you inspect your file in person, you may be accompanied by one other person of your choosing, who must furnish reasonable identification. Investigative Professionals L.L.C. may require you to furnish a written statement granting permission to the Investigative Professionals L.L.C. to discuss your file in such person’s presence.